

Balanced Growth Accumulator II Indexed Universal Life

Individual Life Insurance

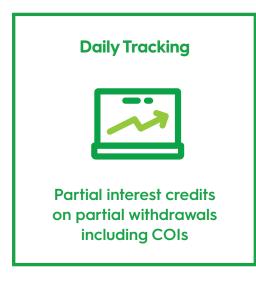
Insurance products issued by: Minnesota Life Insurance Company

Designed for better consumer outcomes

Clients base the true value of an Indexed Universal Life (IUL) policy on its ability to grow cash value in a variety of market conditions. Balanced Growth Accumulator II Indexed Universal Life (BGA II IUL) offers enhanced client value through its:











Insurance products described here are underwritten and issued by Minnesota Life Insurance Company. Annexus Enterprises, LLC serves as a distributor of these products and is independently owned and not affiliated with Minnesota Life Insurance Company.

The Indexed Universal Life Series is designed first and foremost to provide life insurance protection. While the interest crediting options are attractive for cash accumulation, the product should always be promoted to first meet the death benefit needs of families and businesses with cash accumulation as a secondary benefit. One cannot invest in an index.

Uncapped indexed account participation rates are subject to change and may be less than 100%. This could have the impact of the indexed account credit being less than the change in the reference index.

Product features and availability may vary by state.

Guarantees are based on the claims paying ability of the issuing insurance company.

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Policy loans and withdrawals may create an adverse tax result in the eventof lapse or policy surrender, and will reduce both the surrender value

and death benefit. Withdrawals may be subject to taxation within the first fifteen years of the contract. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

Indexed loans are only available with the Indexed Loan Agreement. This agreement may be added to in-force accumulation-focused indexed universal life policies for no charge. Policy loans may have adverse tax consequences.

If accumulation value is deducted from a balanced indexed account for a policy loan with a fixed policy loan interest rate, a partial index credit will be credited on the amount withdrawn from the balanced indexed account. The partial index credit will be calculated based on the partial index credit term. Additionally, a fixed interest rate loan will begin a 12-month lockout period during which no transfers from the fixed account to an indexed and/ or balanced indexed accounts will apply.

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Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in Saint Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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